

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (10/05)

Case Number 07-08989

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on May 17, 2007.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ronald L. Spina

██████████, IL ██████████

Case Number:
07-08989

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-██████████

Attorney for Debtor(s) (name and address):
Stuart B. Handelman
Law Offices Of Stuart B. Handelman P.C.
332 S. Michigan Ave Ste 1020
Chicago, IL 60604
Telephone number: 312 360-0500 Ext. 14

Bankruptcy Trustee (name and address):
Joseph A. Baldi, Tr.
Joseph Baldi & Associates
19 S. LaSalle Street Suite 1500
Chicago, IL 60603
Telephone number: 312-726-8150

Meeting of Creditors:

Date: **June 25, 2007**

Time: **12:00 PM**

Location: **227 W Monroe Street, Room 3360, Chicago, IL 60606**

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: August 24, 2007

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-888-232-6814

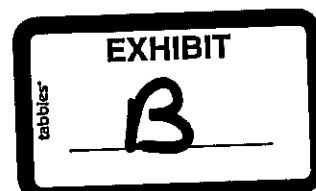
For the Court:
Clerk of the Bankruptcy Court:
Kenneth S. Gardner

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: May 24, 2007

08 C 906

**JUDGE MAROVICH
MAGISTRATE JUDGE ASHMAN**



EXPLANATIONS

FORM B9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

BAE SYSTEMS

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 07-08989

User: kkrystave
Form ID: b9a

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Total Served: 89

Date Rcvd: May 24, 2007

The following entities were served by first class mail on May 26, 2007.

db +Ronald L. Spina, [REDACTED], [REDACTED], IL [REDACTED]
aty +Stuart B Handelman, Law Offices Of Stuart B Handelman P C, 332 S Michigan Ave Ste 1020,
Chicago, IL 60604-4414
tr +Joseph A Baldi, Jr, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,
Chicago, IL 60603-1413
11370341 +Anthony L. Buckles MD SC, P.O. Box 89, Hazel Crest, IL 60429-0089
11370346 Associated St. James, Radiologists, P.O. Box 3597, Springfield, IL 62708-3597
11370347 +Capital One Bank, c/o Blatt, Hasenmiller, Leibsker & Moore LLC,
125 S. Wacker Drive, Suite 400, Chicago, IL 60606-4440
11370418 +Capital One Bank, c/o United Recovery Systems, Inc., 5800 N. Course Drive,
Houston, TX 77072-1613
11370360 Capital One Bank, c/o Encore Receivable Management, 400 Rogers N Road, P.O. Box 3330,
Olathe, KS 66063-3330
11370351 Cingular Wireless, P.O. Box 6428, Carol Stream, IL 60197-6428
11370363 +Cingular Wireless, c/o ER Solutions, Inc., 500 SW 7th St., #A100, P.O. Box 9004,
Renton, WA 98057-9004
11370339 +ComEd, c/o Allied Interstate, 3200 Northline Avenue, Suite 160, Greensboro, NC 27408-7613
11370415 +ComEd, c/o Torres Credit Services, 27 Fairview St., Suite 301, Carlisle, PA 17015-3200
11370352 ComEd, Bill Payment Center, Chicago, IL 60668-0001
11370344 Conoco, c/o Associated Recovery Systems, P.O. Box 469046, Escondido, CA 92046-9046
11370353 Conoco c/o The CBE Group, Inc., 131 Tower Park, Suite 100, P.O. Box 2547,
Waterloo, IA 50704-2547
11370354 Consultants in Pathology, P.O. Box 9231, Michigan City, IN 46361-9231
11370373 +Dell Preferred Account, c/o I.C. System, Inc., 444 Highway 96 East, Box 64437,
St. Paul, MN 55127-2557
11370343 Dell Preferred Account, c/o Asset Acceptance Corp., P.O. Box 2036, Warren, MI 48090-2036
11370378 +Dell Preferred Account, c/o LTD Financial Services, L.P., 7322 Southwest Freeway, Suite 1600,
Houston, TX 77074-2000
11370362 +Dell Preferred Account, c/o ER Solutions, Inc., 800 SW 39th St., P.O. Box 9004,
Renton, WA 98057-9004
11370361 Dell Preferred Account, c/o Encore Receivable Management, 400 Rogers N Road, P.O. Box 3330,
Olathe, KS 66063-3330
11370365 +Dell Preferred Account, c/o Financial Recovery Services, P.O. Box 385908,
Minneapolis, MN 55438-5908
11370358 Earthlink Inc., P.O. Box 6452, Carol Stream, IL 60197-6452
11370359 Emergency Care & Health Org., P.O. Box 2065, Seattle, WA 98111-2065
11370419 First Premier Bank, c/o Van Ru Credit Corporation, 10024 Skokie Blvd/PO Box 1109,
Skokie, IL 60077-1109
11370369 GMAC Payment Processing Center, P.O. Box 78369, Phoenix, AZ 85062-8369
11370400 +Home Depot Credit Services, c/o Pioneer Credit Recovery, Inc., 6341 Inducon Drive East,
Sanborn, NY 14132-9016
11370372 Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0500
11370379 +Home Depot Credit Services, c/o LTD Financial Services, L.P., 7322 Southwest Freeway,
Suite 1600, Houston, TX 77074-2000
11370393 ++INFIBANK NA, 157 TECHNOLOGY PKWY, STE 900, NORCROSS GA 30092-2950
(address filed with court: Nextcard Payment Services, P.O. Box 2538, Omaha, NE 68103-2538)
11370348 +MBNA America, c/o Blatt, Hasenmiller, Leibsker & Moore LLC, 125 S. Wacker Drive, Suite 400,
Chicago, IL 60606-4440
11370384 MBNA America, P.O. Box 15102, Wilmington, DE 19886-5102
11370423 +MBNA America, c/o Wolpoff & Abramson, L.L.P., Two Irving Centre, 702 King Farm Boulevard,
Rockville, MD 20850-5774
11370388 Marathon Ashland Petroleum LLC, c/o Nationwide Credit, Inc., 4700 Vestal Pkwy E.,
Vestal, NY 13850-3770
11370383 Marathon Ashland Petroleum LLC, P.O. Box 740109, Cincinnati, OH 45274-0109
11370385 Midwest America Federal CU, Bankcard Services, P.O. Box 15137, Wilmington, DE 19886-5137
11370386 +Miller Chevrolet, Inc., 5343 Miller Circle Drive, Matteson, IL 60443-1483
11370401 +Nextcard Payment Services, c/o Platinum Recovery Solutions, Inc., P.O. Box 3708,
Omaha, NE 68103-0708
11370355 Nextel Communications, Inc., c/o D&B RMS, 340 Interstate N Parkway, P.O. Box 723001,
Atlanta, GA 31139-0001
11370357 +Nextel Communications, Inc., c/o Diversified Adjustment Service, P.O. Box 32145,
Fridley, MN 55432-0145
11370377 +Nextel Communications, Inc., c/o Lathrop & Gage DC, Franklin Square, Suite 1050 East,
1300 Eye Street, NW, Washington, DC 20005-3314
11370364 +Nicor Gas, c/o ER Solutions, Inc., 800 SW 39th St., P.O. Box 9004, Renton, WA 98057-9004
11370390 +Nicor Gas, c/o NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
11370370 +Nicor Gas, c/o Harris & Harris, Ltd., 600 W. Jackson Blvd., Ste 400, Chicago, IL 60661-5623
11370396 +Oakside Clinic, c/o Credit Recovery Service, 1101 Main Street, Peoria, IL 61606-1928
11370349 Oakside Clinic, c/o C.B. Accounts, Inc., 1101 Main Street, Suite 300, Peoria, IL 61606-1928
11370391 +Phillips 66 Company, c/o NCO Financial Systems, Inc., 507 Prudential Road,
Horsham, PA 19044-2308
11370399 Phillips 66 Company, Credit Card Center, P.O. Box 689060, Des Moines, IA 50368-9060
11370402 +Property Owners Assoc. of Lake Ridg, c/o CMA, Inc., 1800 Preston Park Boulevard, # 101,
Plano, TX 75093-5198
11370405 +Property Owners Assoc. of Lake Ridg, c/o Riddle & Williams, P.C., 450 Turtle Creek Centre,
3811 Turtle Creek Boulevard, Dallas, TX 75219-4402
11370374 +Providian, c/o I.C. System, Inc., 444 Highway 96 East, Box 64437, St. Paul, MN 55127-2557
11370389 +Providian, c/o NCB Management Services, Inc., 655 Pullman Avenue, Rochester, NY 14615-3334
11370337 Providian, c/o Academy Collection Service Inc, 10965 Decatur Road,
Philadelphia, PA 19154-3210
11370340 +Quest Diagnostics Incorporated, c/o American Medical Collection Ag,
2269 S. Saw Mill River Road, Building 3, Elmsford, NY 10523-3848
11370404 Quest Diagnostics Incorporated, P.O. Box 64804, Baltimore, MD 21264-4804

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Case: 07-08989User: kkrystave
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11370416 +Roberts Rent-A-Phone, c/o Transworld Systems Inc., Collection Division,
25 Northwest Pt Blvd, STE 750, Elk Grove Vlg, IL 60007-1058
11370406 +Roberts Rent-A-Phone, 277 Royal Poinciana Way, #214, Palm Beach, FL 33480-4007
11370407 +Sears, Citi Cards, P.O. Box 182532, Columbus, OH 43218-2532
11370381 +Sears, c/o Lvnv Funding, LLC, P.O. Box 10497, Greenville, SC 29603-0497
11370338 +Sears, c/o Account Solutions Group, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
11370387 +Sears, c/o National Action Financial Svcs, 165 Lawrence Bell Dr. Ste 100, P.O. Box 9027,
Williamsville, NY 14231-9027
11370366 +Sears, c/o Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908
11370413 +Sears, c/o The CBE Group, Inc., 131 Tower Park, Suite 100, P.O. Box 2547,
Waterloo, IA 50704-2547
11370380 +Sears, c/o LTD Financial Services, L.P., 7322 Southwest Freeway, Suite 1600,
Houston, TX 77074-2000
11370408 +Shell, P.O. Box 183018, Columbus, OH 43218-3018
11370345 +Shell, c/o Associated Recovery Systems, P.O. Box 469046, Escondido, CA 92046-9046
11370392 +Shell, c/o NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
11370414 +Shell, c/o The CBE Group, Inc., 131 Tower Park, Suite 100, P.O. Box 2547,
Waterloo, IA 50704-2547
11370397 +Sprint, c/o Pentagroup Financial, LLC, 5959 Corporate Dr., Ste 1400, Houston, TX 77036-2311
11370410 +St. James Hospital and Health, Centers, 1423 Chicago Road, Chicago Heights, IL 60411-3400
11370411 +T-Mobile, P.O. Box 742596, Cincinnati, OH 45274-2596
11370398 +T-Mobile, c/o PFG of Minnesota, 7825 Washington Avenue S, Suite 310,
Minneapolis, MN 55439-2424
11370417 +United Parcel Service, 1620 Valwood Parkway, Suite 115, Carrollton, TX 75006-8321
11370421 +Washington Mutual Card Services, P.O. Box 660487, Dallas, TX 75266-0487
11370368 +Washington Mutual Card Services, c/o FMA Alliance, Ltd., 11811 N. Freeway, Suite 900,
Houston, TX 77060-3292
11370382 +Washington Mutual Card Services, c/o Lvnv Funding, LLC, P.O. Box 10497,
Greenville, SC 29603-0497
11370422 +Wells Fargo Card Services, P.O. Box 10347, Des Moines, IA 50306-0347
11370371 +Wells Fargo Card Services, c/o Hilco Receivables, L.L.C., 5 Revere Drive, Suite 202,
Northbrook, IL 60062-8006
11370420 +Wells Fargo Card Services, c/o Viking Collection Service, Inc., 7500 Office Ridge Circle,
Suite 100, Eden Prairie, MN 55344-3783
11370342 +Wells Fargo Card Services, c/o Apex Financial Management, LLC, P.O. Box 2219,
Northbrook, IL 60065-2219

The following entities were served by electronic transmission on May 25, 2007.

tr +EDI: QJABALDI.COM May 24 2007 23:34:00 Joseph A Baldi, Tr, Joseph Baldi & Associates,
19 S Lasalle Street Suite 1500, Chicago, IL 60603-1413
11370350 +EDI: CAPITALONE.COM May 24 2007 23:34:00 Capital One Bank, P.O. Box 790216,
Saint Louis, MO 63179-0216
11370351 EDI: CINGMIDLAND.COM May 24 2007 23:34:00 Cingular Wireless, P.O. Box 6428,
Carol Stream, IL 60197-6428
11370356 EDI: WELTMAN.COM May 24 2007 23:34:00 Dell Preferred Account, Payment Processing Center,
P.O. Box 6403, Carol Stream, IL 60197-6403
11370356 E-mail/PDF: ebndell@weltman.com May 25 2007 02:45:18 Dell Preferred Account,
Payment Processing Center, P.O. Box 6403, Carol Stream, IL 60197-6403
11370367 +EDI: AMINFOFP.COM May 24 2007 23:34:00 First Premier Bank, 900 West Delaware,
P.O. Box 5519, Sioux Falls, SD 57117-5519
11370375 +EDI: IRS.COM May 24 2007 23:34:00 Internal Revenue Service, 230 S. Dearborn Street,
Mail Stop 5010 CHI, Chicago, IL 60604-1505
11370384 EDI: BANKAMER2.COM May 24 2007 23:34:00 MENA America, P.O. Box 15102,
Wilmington, DE 19886-5102
11370394 EDI: NEXTEL.COM May 24 2007 23:34:00 Nextel Communications, Inc., P.O. Box 4191,
Carol Stream, IL 60197-4191
11370395 E-mail/Text: bankrup@nicor.com Nicor Gas, P.O. Box 2020,
Aurora, IL 60507-2020
11370403 EDI: PROVID.COM May 24 2007 23:34:00 Providian, P.O. Box 99604, Arlington, TX 76096-9604
11370407 +EDI: SEARS.COM May 24 2007 23:34:00 Sears, Citi Cards, P.O. Box 182532,
Columbus, OH 43218-2532
11370409 EDI: NEXTEL.COM May 24 2007 23:34:00 Sprint, P.O. Box 219554, Kansas City, MO 64121-9554
11370412 +EDI: WTRRNBNK.COM May 24 2007 23:34:00 Target National Bank, P.O. Box 673,
Minneapolis, MN 55440-0673
11370422 +EDI: WFFC.COM May 24 2007 23:34:00 Wells Fargo Card Services, P.O. Box 10347,
Des Moines, IA 50306-0347

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11370376 Karen A. Petersen, Unknown

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1
Case: 07-08989

User: kkrystave
Form ID: b9a

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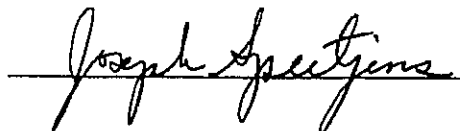
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2007

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.